

who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Shawn Bruce is a 12th grader at Arvada School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Shawn Bruce is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential students at all levels strive to make the most of their education and develop a work ethic which will guide them for the rest of their lives.

I extend my deepest congratulations once again to Shawn Bruce for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication and character to all his future accomplishments.

**CONGRATULATING THE UNIVERSITY OF MICHIGAN'S SOLAR CAR TEAM FOR WINNING THE AMERICAN SOLAR CAR CHALLENGE**

**HON. JOHN D. DINGELL**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 13, 2010*

Mr. DINGELL. Madam Speaker, I rise today to congratulate the University of Michigan Solar Car Team on its recent victory in the American Solar Challenge.

Two years ago, I rose to laud the successful efforts of this group on its back-to-back wins in the North American Solar Challenge. Today, I rise again to congratulate the team on its third consecutive North American solar car victory, and the University's sixth in ten North American races.

This year's car, Infinium, is considered the University's fastest car yet. Tested at over 100 miles per hour, Infinium navigated the 1,100-mile course in 28 hours, 14 minutes, and 44 seconds, winning the race by over two hours. Adhering to posted speed limits, the car averaged 40 miles per hour and required only one brief stop to fix a minor mechanical difficulty.

The University of Michigan Solar Car Team is an entirely student-run organization whose purpose is to design, finance, build, and race a solar-powered vehicle in competitions around North America and the world. The team is dedicated to the development of its members as teammates, educators, and leaders, and to the education of its community on the potentials of alternative energy technology. Students who volunteer for the Solar Car Team are typically undergraduates who come from a wide range of academic disciplines, including majors within the College of Engineering, the Ross School of Business, and the College of Literature, Science, and the Arts. Each project operates on a two-year project cycle and sees as many as 200 volunteer students participating on the team.

The Solar Car Team serves as a shining example of teamwork, creativity, and dedication. In addition to college courses, these students spend countless hours developing technology, raising money, and building partnerships within the University and with outside organizations and businesses. Further, these students

are making a major contribution to fuel efficiency and energy conservation. These efforts came together on Saturday, when the team crossed the finish line for its third consecutive title.

Madam Speaker, I ask that my colleagues join me in congratulating the University of Michigan Solar Car team, its faculty advisors, and its sponsors on its recent victory.

**CONFERENCE REPORT ON H.R. 4173, DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT**

SPEECH OF

**HON. ANNA G. ESHOO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 30, 2010*

Ms. ESHOO. Mr. Speaker, I rise today in strong support of H.R. 4173, the Dodd-Frank Wall Street Reform and Consumer Protection Act. This landmark legislation is one of the most critical bills I will vote for in Congress. The bill will protect the American people so they are never again victimized by Wall Street's reckless behavior which brought our economy to its knees, wreaking havoc across the country with over 8 million jobs lost and a \$17 trillion loss in net worth. It makes the most sweeping and comprehensive reforms to our financial system since the Great Depression.

The Wall Street Reform and Consumer Protection Act:

Ends taxpayer-funded bailouts because of Wall Street's risky decisions and greed: The legislation clearly states that taxpayers will bear no cost for liquidating large, interconnected financial companies;

Protects families and small businesses from abusive lending practices: The legislation creates the Consumer Financial Protection Bureau that will ensure bank loans, mortgages, and credit card agreements are fair, affordable, understandable, and transparent;

Stops banks from becoming "too big to fail": The legislation creates the Financial Stability Oversight Council which is charged with identifying and responding to emerging risks throughout the financial system. The Council will make recommendations to the Federal Reserve for increasingly strict rules for capital, leverage, liquidity, risk management and other requirements as companies grow in size and complexity, with significant requirements on companies that pose risks to the financial system;

Eliminates grave threats to financial stability in the U.S.: The Financial Stability Oversight Council can also break up large, complex companies by requiring them to divest some of their holdings—but only as a last resort;

Requires hedge funds and private equity funds to register with the Securities and Exchange Commission, which will have more enforcement power and funding;

Eliminates excessively risky practices that led to the financial collapse: The bill enhances oversight and transparency for credit rating agencies;

Limits bank executive and CEO risky pay practices: The bill addresses egregious execu-

tive compensation that jeopardizes the safety and soundness of banks. It also allows a "say on pay" for shareholders, requiring independent directors on compensation committees;

Assists minority-owned and women-owned businesses: The bill establishes an Office of Minority and Women Inclusion at federal banking and securities regulatory agencies that will, among other things, address employment and contracting diversity matters. The office will coordinate technical assistance to and seek diversity in the workforce of the regulators;

Prevents predatory mortgage lending: The bill requires lenders to ensure a borrower's ability to repay, prohibits unfair lending practices, establishes penalties for irresponsible lending, expands consumer protections for high-cost mortgages, requires additional disclosures for consumers on mortgages, and provides housing counseling.

We are on the verge of making history today as we prepare to vote for the most sweeping financial reform legislation in decades. I'm very proud to strongly support this bill and urge every colleague to do so as well.

**HONORING MR. AND MRS. JAMES LEE AND CAROLYN LOUISE ANDREWS**

**HON. EDDIE BERNICE JOHNSON**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 13, 2010*

Ms. EDDIE BERNICE JOHNSON of Texas. Madam Speaker, I rise today to honor Mr. and Mrs. James and Carolyn Andrews on the occasion of their upcoming 50th wedding anniversary. The lives of these individuals have been uniquely American, and this Golden Anniversary of theirs is a special moment for not only them, but for their family and friends as well.

Carolyn and James were married on December 23, 1960 in Dallas, Texas. Together, they raised four children: Frederick Andrews of Mansfield, Texas; Eric Andrews of Waxahachie, Texas; Tonya Robertson of Allen, Texas and Yolanda Owens who resides in Danbury, Connecticut. Their family now extends to nine grandchildren and five great-grandchildren.

Mrs. Andrews is a homemaker. Her loving husband worked at Texas Oklahoma Express for 20 years and then General Electric (GE) for the next 17½ years; where he later retired his professional career. The Andrews are active in the community and have been members of the Gospel Hour Chorus for over 45 years. The devoted couples' marriage has been based on a strong Biblical foundation, love, respect and friendship.

Currently, the Andrews reside in Cedar Hill, Texas and are faithful members of the Whispering Hills Church of Christ.

Madam Speaker, I ask my colleagues in the House of Representatives to join me on congratulating James and Carolyn Andrews upon the occasion of their 50th anniversary. For their commitment and generosity to family, friends, and each other, they are to be commended.